

# EMPLOYEE CREDITOR GARNISHMENT WITHHOLDING WORKSHEET

Payroll Processing Administration Document

## 1. EMPLOYEE & CASE INFORMATION

Employee Name:	_____	Employee ID:	_____
Creditor Name:	_____	Case/File Number:	_____
Pay Period Start:	_____	Pay Period End:	_____
Pay Date:	_____	Pay Frequency:	_____

## 2. CALCULATION OF DISPOSABLE EARNINGS

Item Description	Amount (\$)
<b>Gross Earnings for Pay Period</b> (Include base wages, overtime, bonuses, etc.)	
<i>Subtract Legally Required Deductions (Do not include voluntary deductions):</i>	
Federal Income Tax (FIT)	
State Income Tax (SIT)	
Local/City Income Tax	
Social Security (FICA-OASDI)	
Medicare (FICA-MED)	
State Disability Insurance (SDI) / SUI	
Mandatory Public Pension/Retirement Deductions (if applicable)	
<b>Total Legally Required Deductions</b> (Sum of above deductions)	
<b>Disposable Earnings (Gross Earnings minus Total Required Deductions)</b>	

## 3. GARNISHMENT WITHHOLDING LIMIT CALCULATION

Calculation Step	Value / Limit (\$)
<b>Limit Option A:</b> 25% of Disposable Earnings (Disposable Earnings $\times$ 0.25)	
<b>Limit Option B:</b> Amount by which Disposable Earnings exceeds federal weekly minimum wage limit (Weekly: $30 \times \$7.25 = \$217.50$ ; Bi-weekly: $60 \times \$7.25 = \$435.00$ ; Semi-monthly: $65 \times \$7.25 = \$471.25$ ; Monthly: $130 \times \$7.25 = \$942.50$ )	
<b>Maximum Allowable Federal Withholding</b> (Lesser of Limit Option A or Limit Option B)	
<b>State-Specific Maximum Limit</b> (If different from federal law - e.g., lower percentage/higher exemption)	
<b>Maximum Legal Garnishment Amount (Lesser of Federal Limit or State-Specific Limit)</b>	

## 4. FINAL WITHHOLDING SUMMARY

Remaining Balance on Creditor Judgment Order (Prior to this payment)	
Maximum Legal Garnishment Amount (From Section 3)	
<b>Actual Amount to be Withheld for Pay Period (Lesser of Remaining Balance or Maximum Legal Garnishment)</b>	

\_\_\_\_\_  
**Prepared By (Payroll Administrator)**

\_\_\_\_\_  
**Date Approved**

This document is for payroll recordkeeping and compliance purposes. Retain this worksheet in the employee's confidential payroll file alongside the withholding order.